

Coping with Floods

If you live near a body of water, at some point your community may be threatened by a flood. Floods are among the most frequent and costly natural disasters, causing almost 90 percent of damage related to natural disasters. Since 1990, floods have caused more than 900 deaths and cost, on average, more than \$4 billion per year.

Flash flooding can occur anywhere—at any time of year—and it usually happens within six hours of a severe rainstorm. Flash floods can roll boulders, tear out trees and destroy buildings and bridges. Rapidly rising water can reach heights of 30 feet or more, and flash flood-producing rains can trigger catastrophic mudslides. Unlike flash floods, river or coastal flooding is a long-term event that may occur after some warning and last for a week or more.

Although timely warnings have greatly diminished flood fatalities in the United States, property damage continues to mount from such events since there is little that can be done to stop a flood once it has started. To help you protect yourself and your family, this digest offers tips and strategies on how to prepare for and cope with a flood.

Preparing for a Flood

As a safety precaution, learn about your community's risk for floods by contacting your local emergency management office, planning and zoning department or local weather service office. They can usually provide valuable information on how to safeguard your home and how to react when a flood threatens. In addition, the following tips may help:

Note—Even six inches of fast-moving flood water can knock an average-sized adult off his or her feet, and a depth of two feet will float a car. Never try to walk, swim or drive through a flood, especially if the water is moving swiftly. If you come upon flood waters, stop, turn around and find an alternate route.

- Keep a supply of flashlights and batteries on hand.
- Regularly check battery-operated radios and televisions to make sure they work.
- Keep insurance policies, legal documents and other valuables in a safe deposit box or waterproof container.
- Develop an evacuation plan with your family.
- Make sure one or more of the family's cars is always reliable in case you need to get out of town quickly.
- Talk to your insurance agent. Consider purchasing or renewing flood, home and automobile insurance policies.
- Have backflow valves installed in your plumbing's sewer traps to prevent flood waters from backing up into the drains of your home.
- Assemble a disaster supplies kit that contains: a first aid kit, canned food and can opener, at least three gallons of water per person, protective clothing and rainwear, bedding and/or sleeping

bags, a battery-powered radio and flashlights (including extra batteries) and any essential items for children, pets or elderly and/or disabled family members (medications, diapers, warm clothing, etc.).

- Make a list of items to bring inside in case a flood threatens (patio furniture, lawn decorations, tools, trash cans, planters, etc.).
- Clear loose and clogged rain gutters and downspouts so water is able to drain properly.
- If you live near the water, consider elevating your home to make it more resistant to flood-driven waters. (Check with your town's planning and zoning official for approval.)
- Raise your furnace, water heater and electric panel if they are in areas of your home that may be flooded.
- Seal walls and openings in basements with water-proofing compounds to avoid seepage through cracks.
- Take photographs of your home for insurance purposes.
- If you have a boat, determine where you can store it in the event of a flood.
- Plan for pet safety. Contact local animal shelters for emergency housing information for pets.
- Keep an emergency fund of cash in the house.
- Write down instructions for how to turn off electricity, gas and water if authorities advise you to do so. (Remember, you'll need a professional to turn them back on after the emergency is over.)
- Identify places to go if you are told to evacuate your house. Choose several places: a friend's home in another town, a motel or an emergency shelter.

When a Flood Threatens

A "flood watch" means that a flood is possible in your area. A "flood warning" means flooding is already occurring or will occur soon in your area. If a "flood watch" or "flood warning" has been issued for your area by the National Weather Service, protect yourself and your property by taking the safety precautions listed previously, if you have not done so already. In addition, listen regularly to your local radio or television stations for updated information on the impending flood.

If you are told to evacuate, do so as quickly as possible. Go to designated community shelter areas or stay inland with family or friends. If possible, notify a relative or friend in another part of the country of your plans and your whereabouts. Listen to instructions carefully and allow yourself as much time as possible. Roads may be crowded and already flooded in parts, so the sooner you evacuate, the safer you will be.

If you are not instructed to evacuate, stay indoors on the highest level possible. Take additional disaster precautions by storing drinking water in clean bathtubs, sinks, bottles, and pots and pans and, if power is lost, turn off major appliances to reduce a power "surge" when electricity is restored. *Note*—In most instances, you should evacuate from a mobile home if a flood warning is issued.

Disaster Relief

In the aftermath of a flood, there will probably be many pressing issues to take care of, but it is essential that your first priority be your own safety—and that of your family. If you are in need of emergency services (shelter, clothing, food, money, etc.), contact one of the emergency hotlines listed in the *Emergency Resources* section at the end of this digest.

In addition, safeguard yourself and your family by taking the following tips into consideration:

- Listen to a portable radio for information on shelters, helpful resources and safety advisories. Be alert for flash flooding.
- Stay out of and away from damaged buildings. Return home only when authorities say it is safe. Children and pets should be constantly supervised.
- Be alert for potential hazards. Take extreme care when moving in an area damaged by a flood. Water that has been held back by a jammed object could break loose at any time.
- Cooperate with authorities. Whether you're asked to relinquish telephone lines, keep off emergency roads

or given other directions, do your best to comply.

- Use caution when traveling. Major storms can create weakened roads or bridges as well as broken or downed live power lines.
- Be cautious with food. When electricity is out, refrigerated foods can spoil quickly; throw out any food that is questionable. Frozen foods will typically last in a closed freezer for several days.
- Be cautious with drinking water. Floods can contaminate local reservoirs. Radio reports will typically notify residents if tap water is safe to drink. Try to drink bottled water until you know for sure. On average, you need one gallon of water per family member per day. (*Tip*—You can obtain safe water by melting ice cubes.)
- Remember to help others who may require special assistance—children, the elderly and people with disabilities.

What to Do if Your Home Is Damaged or Destroyed

When assessing the damage to your home, use extreme caution. Watch for hidden dangers: areas that are still flooded, falling structures, sharp metal, fires and other potential hazards.

The following tips may help:

- Your home's foundation may have been weakened, the electrical system may have shorted out or floodwaters may have left behind things that could make you sick. Also, watch out for spilled hazardous liquids that may have mixed with floodwaters.
- If you see sparks or broken or frayed wires, or if you smell hot insulation, call an electrician. You may need to turn off the electricity at the main fuse box or circuit breaker; however, if there is a lot of water on the ground, this may be hazardous, so have an electrician do it for you.
- If you suspect sewage lines are damaged, avoid using toilets and call a plumber. If water pipes are damaged, contact the water company and avoid using water from the tap.
- If there is a federal disaster declaration, a telephone "hotline" is usually made available to provide information about public, private and voluntary agency programs to help you recover from the flood.
- Consider hiring a reliable contractor to make repairs—but beware of frauds who prey on disaster victims. Your best bet is to get a reference from friends, neighbors or co-workers who have had improvement work done. Get written estimates from several firms. Ask for explanations for price variations. Don't automatically choose the lowest bidder. Be sure to get a signed contract from any contractor you agree to work with.
- If you have to rebuild your home, check local building codes and ordinances to find out about flood-resistant designs and reinforced masonry work that may help reduce the damaging effects of floods in the future.

Home Owner's and Renter's Insurance

If you have insurance, make a detailed list of the damages and contact your insurance representative as soon as possible. If you aren't able to call from your home, tell your agent where you can be reached—and try to be patient. Where there is extensive and widespread damage, insurance representatives usually handle claims on an as-needed basis, beginning with the most serious situations.

Property insurance typically protects against the financial loss due to damages incurred to real and/or personal property, but policies vary, and many have exclusions. Many policies do not cover damage caused by flooding, unless you have purchased additional flood coverage. Therefore, read your policy carefully and contact your agent with specific questions about coverage or the claims process.

In addition, the following tips may help:

- Take pictures of the damage—both to the house and your possessions—for insurance purposes.
- Make temporary repairs to prevent further damage from rain, wind or looting.
- Keep all repair receipts for your insurance agent.

Emergency Resources

Numerous shelters are typically set up in the event of a natural disaster. To find the shelter nearest you, check your local newspaper, contact your local Red Cross chapter or emergency management service, or call one of the hotlines below. In addition, some of these organizations may be able to provide temporary housing or financial aid to families who have lost their homes.

Federal Emergency Management Agency (FEMA): 800-462-9029 (or 800-462-7585 for the hearing- and speech-impaired)

Red Cross Hotline: 866-GET INFO (or 866-438-4636)

The Salvation Army: 800-704-6955

Resources Are Available

Additional information, self-help tools and other resources are available online at www.MagellanHealth.com. Or call us for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you.

